

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

☐ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☐ Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: Flora A. DelloRusso

Case No.: 17-23657

Judge: RG

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original
☐ Motions Included

☒ Modified/Notice Required
☐ Modified/No Notice Required

Date: June 20, 2018

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney RLI Initial Debtor: FAD Initial Co-Debtor _____

Part 1: Payment and Length of Plan

a. The debtor shall pay 1,135.52 Monthly* to the Chapter 13 Trustee, starting on August 1, 2017 for approximately 11 months and 1,353.73 Monthly* to the Chapter 13 Trustee, starting on July 1, 2018 for approximately 49 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
Description:
Proposed date for completion: _____

☐ Refinance of real property:
Description:
Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Russell L. Low 4745	Attorney Fees	2,500.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

- ☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Champion Mortgage	52 Second Ave Hawthorne, NJ 07506 Passaic County	61,600.26	3.97	61,600.26	0.00

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-							
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. **Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒
NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: July 5, 2017.

Explain below **why** the plan is being modified:

The Plan is being modified to include the post-petition taxes into the pre-petition arrearage amount.

Explain below **how** the plan is being modified:

The Plan is being modified to treat the pre-petition mortgage arrears including the post-petition taxes for a total of 61,600.26 by increasing the trustee payment to 1,353.73 starting in July 2018.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

*This plan is a step plan or has lumpsum payments as follows: \$1,135.52 per month for 11 months, then \$1,353.73 per month for 49 months

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date June 20, 2018

/s/ Russell L. Low

Russell L. Low 4745

Attorney for the Debtor

Date: June 20, 2018

/s/ Flora A. DelloRusso

Flora A. DelloRusso

Debtor

Date: _____

Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date June 20, 2018

/s/ Russell L. Low

Russell L. Low 4745

Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: June 20, 2018

/s/ Flora A. DelloRusso

Flora A. DelloRusso

Debtor

Date: _____

Joint Debtor

Certificate of Notice Page 7 of 8
 United States Bankruptcy Court
 District of New Jersey

In re:
 Flora A. DelloRusso
 Debtor

Case No. 17-23657-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 37

Date Rcvd: Jun 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2018.

db +Flora A. DelloRusso, 52 Second Ave, Hawthorne, NJ 07506-2408
 cr +Nationstar Mortgage LLC D/B/A Champion Mortgage Co, Robertson, Anschutz & Schneid, P.L.,
 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
 516920276 +AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871
 517155479 American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516920278 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: BANKAMERICA, PO BOX 982238, EL PASO, TX 79998)
 516920277 +BANKAMERICA, 4909 SAVARESE CIR, TAMPA, FL 33634-2413
 516920285 +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298
 517115017 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516920284 +Champion Mortgage, PO Box 40724, Lansing, MI 48901-7924
 516920287 +DSNB MACYS, PO BOX 8218, MASON, OH 45040-8218
 517164673 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 516920288 +FRD MOTOR CR, PO BOX BOX 542000, OMAHA, NE 68154-8000
 516953229 +Ford Motor Credit Company, LLC, Morgan, Bornstein and Morgan, 1236 Brace Road, Ste K,
 Cherry Hill, NJ 08034-3229
 516920289 +GREENPOINT MORTGAGE, PO BOX 21887, EAGAN, MN 55121-0887
 516920290 +Horizon Blue Cross/Blue Shield, P.O. Box 820, Newark, NJ 07101-0820
 516920291 +James Mayer, PO Box 35, Westwood, NJ 07675-0035
 516920292 +KML Law Group, P.C., 701 Market Street, Philadelphia, PA 19106-1538
 516920294 Lawn Doctor of Ramsey-Mahwah, 2975 Westchester Avenue, Suite 203, Mahwah, NJ 07430
 517195607 +Nationstar Mortgage LLC D/B/A Champion Mortgage Co, Champion Mortgage Company,
 P.O. BOX 619093, Dallas, TX 75261-9093
 516920297 +SEARS/CBNA, PO BOX 6282, SIOUX FALLS, SD 57117-6282
 516920299 +St Joseph Regional Med Ctr, PO Box 32025, Newark, NJ 07102-0425
 516920301 +THRIFT INVESTMENT CORP, 720 KING GEORGE POST RD, FORDS, NJ 08863-1985
 516920302 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: TOYOTA MOTOR CREDIT, 4 GATEHALL DR STE 350,
 PARSIPPANY, NJ 07054)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 22 2018 00:30:25 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 22 2018 00:30:21 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516920274 +E-mail/Text: EBNProcessing@afni.com Jun 22 2018 00:30:32 AFNI, INC., PO BOX 3097,
 BLOOMINGTON, IL 61702-3097
 516920275 +E-mail/Text: EBNProcessing@afni.com Jun 22 2018 00:30:32 Afni, Inc., PO Box 3517,
 Bloomington, IL 61702-3517
 516920283 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Jun 22 2018 00:27:55 CAPITAL ONE AUTO FINAN,
 3901 DALLAS PKWY, PLANO, TX 75093-7864
 516920282 +E-mail/Text: cms-bk@cms-collect.com Jun 22 2018 00:29:53 Capital Management Services, LP,
 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
 516920286 +E-mail/Text: mrdiscen@discover.com Jun 22 2018 00:29:27 DISCOVER FIN SVCS LLC,
 PO BOX 15316, WILMINGTON, DE 19850-5316
 516920293 +E-mail/Text: bnckohlsnotices@becket-lee.com Jun 22 2018 00:29:34 KOHLS/CAPONE,
 N56 W 17000 RIDGEWOOD DR, MENOMONEE FALLS, WI 53051-7096
 516920295 +E-mail/Text: kmorgan@morganlaw.com Jun 22 2018 00:31:11 Morgan Bornstein & Morgan,
 1236 Brace Rd, Suite K, Cherry Hill, NJ 08034-3229
 516920296 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 22 2018 00:27:50
 PORTFOLIO RECOVERY ASS, 120 CORPORATE BLVD STE 1, NORFOLK, VA 23502-4952
 517094295 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 22 2018 00:28:20
 Portfolio Recovery Associates, LLC, c/o Jc Penney, POB 41067, Norfolk VA 23541
 516920300 +E-mail/PDF: gecsed@recoverycorp.com Jun 22 2018 00:28:16 SYNCB/JCP, PO BOX 965007,
 ORLANDO, FL 32896-5007
 516920298 +E-mail/Text: appebnmailbox@sprint.com Jun 22 2018 00:30:19 Sprint, P.O. Box 7993,
 Overland Park, KS 66207-0993
 517048639 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jun 22 2018 00:45:01 Verizon,
 by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516920280* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: BANKAMERICA, PO BOX 982238, EL PASO, TX 79998)
 516920281* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: BK OF AMER, PO BOX 982238, EL PASO, TX 79998)
 516920279* +BANKAMERICA, 4909 SAVARESE CIR, TAMPA, FL 33634-2413

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-2

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 37

Date Rcvd: Jun 21, 2018

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 23, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC D/B/A Champion Mortgage Company dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin M. Buttery on behalf of Creditor Nationstar Mortgage LLC D/B/A Champion Mortgage Company bkyefile@rasflaw.com
Laura M. Egerman on behalf of Creditor Nationstar Mortgage LLC D/B/A Champion Mortgage Company bkyecf@rasflaw.com, bkyecf@rasflaw.com; legerman@rasnj.com
Marie-Ann Greenberg magecf@magtrustee.com
Russell L. Low on behalf of Debtor Flora A. DelloRusso rbear611@aol.com, ecf@lowbankruptcy.com; r57808@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6